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UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF UTAH, CENTRAL DIVISION

IN RE: Christopher Bates,
Kristal Bates,

Debtors.

Bankruptcy No. 24-23211
Chapter 13
Hon. Joel T. Marker

**NOTICE OF PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN
AND NOTICE OF OPPORTUNITY TO OBJECT**

(Objection Deadline: November 14, 2024)

(Hearing Date: December 5, 2024)

PLEASE TAKE NOTICE that the above-referenced Debtors, have filed with the United States Bankruptcy Court for the District of Utah, an Amended Chapter 13 Plan, dated October 18, 2024, under 11 U.S.C. § 1323. The Amended Plan will supercede any Plan you may have previously received from the Debtors.

YOUR RIGHTS MAY BE AFFECTED. You should review these papers carefully and discuss them with your attorney, if you have one, in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you disagree with the terms of the Amended Plan stated herein, you or your attorney must file with the Bankruptcy Court a written objection before the deadline stated above. In the absence of a timely written objection, the Court may grant the requested relief and confirm the Amended Plan without further notice or hearing.

The most recently filed plan is hereby modified as follows:

Plan Part No.	Previously Filed Plan Provision	Plan As Modified
2.1	Debtors will make regular payments to the Trustee as follows: \$625.00 per month for 60 months	Debtors will make regular payments to the Trustee as follows: \$625.00 per month for 3 months \$200.00 per month for 6 months \$1,032.00 per month for 51 months
3.1	Creditor: Midland Mortgage Collateral: 827 N. 680 W., Tooele, UT Installment: \$1,600.00	Creditor: Midland Mortgage Collateral: 827 N. 680 W., Tooele, UT Installment: \$1,600.00

3.1 Cont'd	Arrearage: \$0.00 Interest on Arrearage: 0.00% Monthly Payment: Prorata Est Total Payments by Trustee: \$0.00	Arrearage: \$5,328.65 Interest on Arrearage: 0.00% Monthly Payment: Prorata Est Total Payments by Trustee: \$5,328.65 Creditor: U.S. Department of HUD Collateral: 827 N. 690 W., Tooele Installment: \$0.00 Arrearage: \$0.00 Interest Rate: 0.00% Monthly Payment: Prorata Est Total Payments by Trustee: \$0.00
3.3	Creditor: APG Financial Collateral: 2016 Nissan Pathfinder Amt of Claim: \$13,000.00 Interest Rate: 9.0% Monthly Payment \$572.00 by Debtors Est Total Payments by Trustee: \$0.00	- NONE - MOVED TO 6.1
5.1	Nonpriority unsecured claims not separately classified will be paid pro rata the sum of \$30,000.00	Nonpriority unsecured claims not separately classified will be paid 100%, an estimated amount of \$41,013.37
6.1	Executory Contracts and Unexpired Leases: None	Creditor: APG Financial Leased Property: 2016 Nissan Pathfinder Installment: \$526.00 by Debtor Arrearage: \$0.00 Est Total Payments by Trustee: \$0.00

The above is a summary of the amended changes. Parties are advised to review the filed plan to determine if any further changes apply to them.

If you do not want the Court to grant confirmation of the Amended Plan, then you **must** timely take both of the following actions:

1. On or before **November 14, 2024**, you or your lawyer must file with the bankruptcy court at the following address a written objection explaining your position to the Amended Plan:

United States Bankruptcy Court
350 South Main Street, Room 301
Salt Lake City, UT 84101

If you mail your objection, it must be mailed early enough so that the court will **receive** it on or before **November 14, 2024**

2. Attend a hearing on the matter which is set for **December 5, 2024, at 10:30 a.m.** before the Honorable Joel T. Marker. This hearing will be held by Zoom. Parties should log in to Zoom at www.zoomgov.com at least ten (10) minutes before the scheduled time for the hearing. The Meeting ID and Passcode for the Honorable Joel T. Marker is as follows: **Meeting ID: 161 5478 8875; Passcode: 3834658**
Parties who wish to participate in the hearing should consult the Bankruptcy Court's

website at <https://www.utb.uscourts.gov/court-hearings-be-conducted-zoom> for the most up-to-date information regarding virtual participation at a hearing. **There will be no further notice of the hearing** and failure to attend the hearing will be deemed a waiver of your objection.

If you or your attorney do not take these steps, the Bankruptcy Court may decide that you do not oppose confirmation of the Amended Plan and may enter an order granting confirmation without a hearing. In the absence of a timely filed objection, the Bankruptcy Court may strike the hearing and enter an order confirming the Amended Plan.

Dated this October 19, 2024.

/s/ David M. Cook
Attorney for the Debtors

CERTIFICATE OF SERVICE – BY NOTICE OF ELECTRONIC FILING (CM/ECF)

I hereby certify that on October 19, 2024, I electronically filed the foregoing **Notice of Pre-confirmation Amended Chapter 13 Plan and Notice of Opportunity to Object AND THE AMENDED PLAN** with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users and will be served through the CM/ECF system.

Lon A. Jenkins	U.S. Trustee
Chapter 13 Trustee	Via ECF
Via ECF	

CERTIFICATE OF SERVICE –MAIL, OTHER

I hereby certify that on October 19, 2024, I caused to be served a true and correct copy of the foregoing **Notice of Pre-confirmation Amended Chapter 13 Plan and Notice of Opportunity to Object AND THE AMENDED PLAN** as follows:

 X Mail Service to Entire Matrix – By regular first class United States mail, postage fully prepaid, addressed to all parties who did not receive electronic service as set forth herein listed on the Official Court Mailing Matrix dated October 19, 2024, attached hereto.

/s/ Nora Cook

Label Matrix for local noticing
1088-2
Case 24-23211
District of Utah
Salt Lake City
Sat Oct 19 13:25:28 MDT 2024

(p) APC FINANCIAL, INC
P O BOX 572040
MURRAY UT 84157-2040

Afni, Inc.
Attn: Bankruptcy
Po Box 3427
Bloomington, IL 61702-3427

Aldous & Associates, PLLC
PO Box 17374
Salt Lake City, UT 84117-0374

Amp Smart Security
3450 Triumph Blvd Suite 100
Lehi, UT 84043-6197

Ancient Wisdom Marketing
Affinity Park, Europa Drive
SHEFFIELD England S9 1XT

Anju Jewelry
75 John Portman Blvd. STE 6S349
Atlanta, GA 30303-4001

Ashley Funding Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Bailey Inc
5392 Peggy Lane
West Valley City, UT 84120-4739

Christopher Jay Bates
827 N 680 W
Tooele, UT 84074-1393

Kristal Bethany Bates
827 N 680 W
Tooele, UT 84074-1393

Darwin H. Bingham
Scalley Reading Bates Hansen & Rasmussen
15 West South Temple, Suite 600
Salt Lake City, UT 84101-1536

Bonneville Billing and Collections, Inc
P.O. Box 150621
Ogden, UT 84415-0621

Bonneville Family Practice
P.O. Box 14099
Belfast, ME 04915-4034

Bradley N. Mumford
OLSON & HOGAN
P.O. Box 525
Logan, UT 84323-0525

Canature Lover
7361 Ethel Ave, Unit 5
North Hollywood, CA 91605-7236

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One N.A.
by AIS InfoSource LP as agent
PO Box 71083
Charlotte, NC 28272-1083

Chartway Fcu
Attn: Bankruptcy
5700 Cleveland Street
Virginia Beach, VA 23462-1752

Chartway Federal Credit Union
c/o Darwin H. Bingham, Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101-1536

Cherrington Firm
746 East 1910 South Ste. 3
Provo, UT 84606-6225

Clark County Collection Service
8860 West Sunset Road
Suite 100
Las Vegas, NV 89148-4899

David M. Cook
Law Office of David Cook
716 E. 4500 South
Suite N240
Salt Lake City, UT 84107-3619

Credit Collection Services
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062-2679

Cyprus Cu
Po Box 9002
West Jordan, UT 84084-9002

Dollar Loan Center
1789 W. 7800 S.
West Jordan, UT 84088-4017

Dollar Loan Center
2210 W 3500 S
West Valley City, Utah 84119-3451

Dominion Energy
333 S State St
Salt Lake City, UT 84111-2302

Express Recovery Services
P.O. Box 25727
Salt Lake City, UT 84125-0727

Express Recovery Services, Inc.
Attn: Bankruptcy
2790 Decker Lake Dr
West Valley City, UT 84119-2057

Faire Wholesale
100 Potrero Avenue
San Francisco, CA 94103-4813

First Choice Money Center
8261 West 3500 South
Magna, UT 84044-1851

Halliday, Watkins & Mann
376 East 400 South, Suite 300
Salt Lake City, UT 84111-2906

IRS
Bankruptcy Unit
P.O. Box 7346
Philadelphia, PA 19101-7346

Lon Jenkins tr
Ch. 13 Trustee's Office
465 South 400 East
Suite 200
Salt Lake City, UT 84111-3345

John Douglas MD
2321 N. 400 E, #300
Tooele, UT 84074-3440

Kaylee NYC
7908 16th Ave
Brooklyn, NY 11214-1602

Kevin P. Sullivan
Jensen and Sullivan
P.O. Box 150612
Ogden, UT 84415-0612

(p)LABORATORY CORPORATION OF AMERICA
ATTN GOVERNMENT AUDITS
PO BOX 2270
BURLINGTON NC 27216-2270

Hillary R. McCormack
Halliday, Watkins & Mann, P.C.
8851 South Sandy Parkway, Suite 200
Sandy, UT 84070-6464

Meade Recovery Services LLC
P.O. Box 352
Logan, UT 84323-0352

MidFirst Bank
999 NorthWest Grand Blvd.
Oklahoma City, OK 73118-6051

Mountain West Family Group
777 N Main St
Tooele, UT 84074-1611

Mountain West Medical Center
2055 North Main Street
Tooele, UT 84074-9819

Mountain West Medical Group Family Medic
777 N Main St
Tooele, UT 84074-1611

NAR
c/o Randolph Chip G. Shaner, Jr
1600 West 2200 South, Suite 100
Salt Lake City, UT 84119-7204

Olliix
550 North Port Parkway
Savannah, GA 31407-9286

Olson & Hoggan, LLC
130 S Mail, #200
PO Box 525
Logan, UT 84323-0525

Progressive Insurance
PO Box 31260
Tampa, FL 33631-3260

(p)QUESTAR GAS DBA ENBRIDGE GAS UTAH
ATTN BANKRUPTCY DNR 132
PO BOX 3194
SALT LAKE CITY UT 84110-3194

R1 Medical Financial Solutions
P.O. Box 1259
Oaks, PA 19456-1259

Recivable Management Services. LLC
Attn: Bankruptcy
240 Emery Street
Bethlehem, PA 18015-1980

Red Key Property Management & Real Estat
772 N Main St., Ste 400
Tooele, UT 84074-1612

Rocky Mountain Power
PO Box 25308
Salt Lake City, UT 84125-0308

Rosewood Dental Associates
181 W Vine St
Tooele, UT 84074-2083

Springville Dermatology
732 N Main Street
Springville, UT 84663-1034

Sprint
Attn.: Bankruptcy Department
PO Box 7949
Overland Park, KS 66207-0949

Sprinville Dermatology
P.O. Box 31001-2649
Pasadena, CA 91110-2649

Square Financial Services
c/o RMS
PO Box 5007
Fogelsville PA 18051-5007

Square Up
1455 Market Street, Suite 600
San Francisco, CA 94103-1332

Third District Court
Case No. 220301186
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Third District Court
Case No. 220301186, 220300077
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Third District Court
Case No. 230300949 - Debt Collection
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Third District Court
Case No. 240300359
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Third District Court
Case No. 140300075
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Third District Court - Small Claims
Case No. 248000017
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

Tooele Clinic Corp
P.O. Box 14000
Belfast, ME 04915-4033

Tooele County School District
92 Lodestone Way
Tooele, UT 84074-8050

Tooele Dermatology
2321 N 400 E Suite #200
Tooele, UT 84074-3440

Tooele Medical Group Family Medicine
P.O. Box 19055
Belfast, ME 04915-4085

Tooele Orth and Sports Med
P.O. Box 663
Riverton, UT 84065-0663

Transworld System
500 Virginia Drive, Suite 514
Fort Washington, PA 19034-2733

(p)US DEPARTMENT OF HOUSING & URBAN DEVELOPME
OFFICE OF COUNSEL REGION VIII
1670 BROADWAY 25TH FLOOR
DENVER CO 80202-4806

UFirst CU - Judgment
R/A Jack Buttars
3450 S HIGHLAND DR, 3RD FLOOR
Salt Lake City, UT 84106-3358

USTC
210 N 1950 W
Salt Lake City, UT 84134-9000

United States Trustee
Washington Federal Bank Bldg.
405 South Main Street
Suite 300
Salt Lake City, UT 84111-3402

Urgent Care of Tooele
1244 North Main
Suite 201
Tooele, UT 84074-9839

Vasa Fitness
7990 South 1300 East
Sandy, UT 84094-0744

Venmo / Paypal
Attention: Legal Department
2211 North First Street
San Jose, CA 95131-2021

Willowbrook Dental
181 W. Vine St., Suite B
Tooele, UT 84074-2084

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

APG Financial
P.O. Box 572040
Murray, UT 84157

Laboratory Corp of America
P.O. Box 2240
Burlington, NC 27216-2240

Questar Gas Company DBA Enbridge Gas Utah
Bankruptcy/DNR 132
1140 West 200 South
PO Box 3194
Salt Lake City UT 84110

U.S. Department of HUD
1670 Broadway 25th Floor
Denver, CO 80202

(d)U.S. Department of Housing and Urban Devel
1670 Broadway 25th Floor
Denver, CO 80202-4801

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Chartway Federal Credit Union

(u)Gemini Moon Magic
12450 Magnolia Blvd
P.O. Box 3841
RETURNED MAIL--99999

(u)MidFirst Bank

(u)Mountain West Family Practice
1929 N Aaron Drive, Ste 1
RETURNED MAIL--99999

(u)Only Crystals Remain
5610 N Gates Ave, #163
RETURNED MAIL--99999

(u)The Psychic Tree
Unit 8 Chapel Park, Stadium Way
Sittingbourne, Kent, GBR, ME10 3RW

(d)Third District Court
Case No. 220301186
74 S. 100 East, Suite 14
Tooele, UT 84074-2117

End of Label Matrix
Mailable recipients 79
Bypassed recipients 7
Total 86